

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**



## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2005.
- 2) This case was confirmed on 02/28/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/08/2007, 02/28/2005, 02/22/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/02/2006, 06/01/2006, 11/02/2006, 05/05/2008, 02/02/2009, 05/07/2009, 10/05/2009, 07/19/2010.
- 5) The case was completed on 09/07/2010.
- 6) Number of months from filing to the last payment: 68
- 7) Number of months case was pending: 73
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 18,300.00
- 10) Amount of unsecured claims discharged without payment \$ 61,728.76
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 38,695.00
Less amount refunded to debtor	\$ 361.79
<b>NET RECEIPTS</b>	<b>\$ 38,333.21</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,975.20
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,198.11
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 6,173.31**

Attorney fees paid and disclosed by debtor **\$ 594.80**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICREDIT FINANCIA	SECURED	6,500.00	6,500.00	6,500.00	6,500.00	875.02
AMERICREDIT FINANCIA	UNSECURED	9,217.00	8,981.65	8,981.65	898.17	.00
HOMEQ SERVICING CORP	SECURED	10,000.00	19,649.32	10,000.00	10,000.00	1,020.36
OVERLAND BOND & INVE	SECURED	2,000.00	2,391.86	2,000.00	2,000.00	269.41
OVERLAND BOND & INVE	UNSECURED	391.00	391.86	391.86	39.19	.00
WELLS FARGO HOME MOR	SECURED	NA	67,754.20	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	2,896.00	7,873.22	7,873.22	7,873.22	.00
ACE	UNSECURED	300.00	NA	NA	.00	.00
ARROW FINANCIAL SERV	UNSECURED	142.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,801.00	1,504.10	1,504.10	150.41	.00
CAPITAL ONE SERVICES	UNSECURED	414.00	NA	NA	.00	.00
CCA	UNSECURED	1,089.00	NA	NA	.00	.00
F & W LIC	UNSECURED	92.00	NA	NA	.00	.00
FIRST NATIONAL CREDI	UNSECURED	380.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,089.00	2,432.52	2,434.52	243.45	.00
HOUSEHOLD RETAIL SER	UNSECURED	2,089.00	NA	NA	.00	.00
HOUSEHOLD CREDIT SER	UNSECURED	821.00	NA	NA	.00	.00
HOUSEHOLD BANK	UNSECURED	1,475.00	NA	NA	.00	.00
NGBL CARSONS	UNSECURED	3,843.00	NA	NA	.00	.00
JBC & ASSOCIATES	UNSECURED	725.00	NA	NA	.00	.00
LOAN EXPRESS CO	UNSECURED	262.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	635.00	574.92	574.92	57.49	.00
JEFFERSON CAPITAL SY	UNSECURED	645.00	580.34	580.34	58.03	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MIDNIGHT VELVET	UNSECURED	623.00	623.91	623.91	62.39	.00
NDC CHECK SERVICES	UNSECURED	725.00	NA	NA	.00	.00
PELETTIERI & HENNIN	UNSECURED	93.00	NA	NA	.00	.00
PEOPLES ENERGY	UNSECURED	354.00	NA	NA	.00	.00
ROBERT MORRIS COLLEG	OTHER	.00	NA	NA	.00	.00
SALLIE MAE	UNSECURED	3,835.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	3,186.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	2,978.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	2,625.00	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	1,592.00	NA	NA	.00	.00
SEVENTH AVENUE	UNSECURED	441.00	441.72	441.72	44.17	.00
T-MOBILE BANKRUPTCY	UNSECURED	448.00	448.84	448.84	44.88	.00
TRI STATE ADJUSTMENT	UNSECURED	524.00	NA	NA	.00	.00
UNITED CREDIT NATL B	UNSECURED	551.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	468.00	468.68	468.68	46.87	.00
ISAC	UNSECURED	NA	13,814.85	13,814.85	1,381.49	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	157.21	157.21	15.72	.00
FAIRLANE CREDIT LLC	UNSECURED	NA	.00	.00	.00	.00
NATIONAL CAPITAL MGM	UNSECURED	NA	3,310.28	3,310.28	331.03	.00
SHERMAN ACQUISITION	UNSECURED	NA	126.17	126.17	12.62	.00
SHERMAN ACQUISITION	UNSECURED	NA	2,359.75	2,359.75	235.98	.00
AT & T BANKRUPTCY	UNSECURED	NA	586.85	586.85	.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	450.00	450.00	.00	.00
WELLS FARGO BANK NA	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	10,000.00	10,000.00	1,020.36
Mortgage Arrearage	7,873.22	7,873.22	.00
Debt Secured by Vehicle	8,500.00	8,500.00	1,144.43
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	26,373.22	26,373.22	2,164.79
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	37,255.65	3,621.89	.00

**Disbursements:**

Expenses of Administration	\$ 6,173.31	
Disbursements to Creditors	\$ 32,159.90	
<b>TOTAL DISBURSEMENTS:</b>		\$ 38,333.21

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/27/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.